

## **COST OF INSURANCE \$1 MILLION POLICY**

Farm Bureau Insurance- Does not provide this type of policy

Auto-Owners Insurance- Does not provide this type of policy

Britton-Gallagher & Associates- **\$5,050 plus tax/fee** (will not provide for new business; see email)

Brown & Brown Insurance- **\$15,000 to \$20,000 plus tax/fee**

## **2011 ADDITIONAL INSURED COSTS<sup>1</sup>**

Big Fireworks-	\$1 Million policy-	\$236
	\$2 Million policy-	\$266
	\$10 Million policy-	\$366
Fireworks Over America-	\$1 Million policy-	\$150
	\$5 Million policy-	\$250
Red Rhino-	\$1 Million policy-	\$215
	\$2 Million policy-	\$265
	\$5 Million policy-	\$450
Jake's Fireworks-	\$1 Million policy-	\$200
	\$2 Million policy-	\$250
	\$5 Million policy-	\$435
Winco International Fireworks (Black Cat)-	\$1 Million policy-	\$270

---

<sup>1</sup> As listed in published 2011 wholesale price lists. Compiled list does not include all wholesalers operating in United States.

From: "Tommy Martin" <TMartin@BBDAYTONA.com>  
Subject: **Minimum premiums for General Liability coverage**  
Date: October 25, 2011 2:33:40 PM EDT  
To: "James Stajos" <jim@bigfireworks.com>

Jim:

Please see comment below from Britton Gallagher regarding their minimum premiums for \$1,000,000 General Liability coverage.

The markets we use will have minimum premiums of \$15,000 to \$20,000, plus fees and taxes, for \$1,000,000 General Liability coverage.

Thomas M. Martin, CIC  
Senior Vice President  
Brown & Brown, Inc. of Florida, Inc.-Daytona Beach  
220 S. Ridgewood Ave. (32114)  
P. O. Box 2412 (32115)  
tmartin@bbdaytona.com  
386.239.5743 direct  
386.295.2609 mobile  
386.323.9190 fax

---

**From:** Tami Bridgeman [mailto:Tami\_Bridgeman@britton-gallagher.com]  
**Sent:** Tuesday, October 25, 2011 2:23 PM  
**To:** Tommy Martin  
**Subject:** RE: Galaxy workers Comp

\$5050 plus tax/fee. The prospects may be a couple of clients that have cancelled for non payment that I cannot get them coverage for again. You can refer them, that would be fine. If they are new starts ups, don't bother as Chartis will not write a new start up. Thanks

**Tami Bridgeman, CIC, AAI | Sales Executive | Pyrotechnics Group | Britton-Gallagher & Associates** | 6240 SOM Center Road, Cleveland, OH 44139

M: 440-248-4711 | D: 440-264-2704 | F: 440-248-5406 | C: 330-351-1101

E: [tami\\_bridgeman@britton-gallagher.com](mailto:tami_bridgeman@britton-gallagher.com) | Web: <http://www.britton-gallagher.com>

This communication, together with any attachments hereto or links contained herein, is intended for the use of the intended recipient(s) only and may contain information that is confidential or legally protected. If you are not the intended recipient, you are hereby notified that any review, disclosure, copying, dissemination, distribution or use of this communication is **STRICTLY PROHIBITED**. If you have received this communication in error, please notify the sender immediately by return e-mail message or fax and delete /destroy all copies of the original communication, along with any attachments hereto or links herein, from your system.

**From:** Tommy Martin [mailto:TMartin@BBDAYTONA.com]  
**Sent:** Tuesday, October 25, 2011 2:11 PM  
**To:** Tami Bridgeman  
**Subject:** RE: Galaxy workers Comp